We are receiving telemarketing calls that appear to be personal at first, i.e. "Hello, may I speak to Tim" when you tell them he is outside, can you tell him who is calling, they then tell you they are calling regarding a mortgage or car loan and they can "reduce" the rates.

They should not be allowed to make their calls sound like "personal" calls.

Also, with automatic dial, we get serveral phone calls per day and when you answer the phone, the line is open- but no one is on the line. After saying hello 2 or 3 times - suddenly you get a clicking noise and then a dial tone.